



## NEWS RELEASE

United States Department Of Agriculture Rural Development  
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### **"Partnering Helps Elderly Widow To Own Her Future Again"**

*--National Homeownership Month Celebrated in Laurel--*

**Laurel, Neb., June 21, 2005**— President Bush proclaimed on May 25, 2005, June as National Homeownership Month--a time to recognize and celebrate homeownership success stories such as Phyllis Rubeck's of rural Laurel, Neb. USDA Rural Development National Housing Administrator Russell Davis visited Rubeck at her home today to present her with a plaque for her efforts and the effective partnering that helped this 76 yr. old widow to become the owner of an affordable home.

"It is a great opportunity to be here today to visit with Phyllis Rubeck and to see first hand the dream made possible through the teamwork of Rural Development and its housing partners," stated Administrator Davis. "Homeownership is vital to the future of our rural communities; not only is it a great financial investment for the homeowner, it is also an investment into the community and supports the infrastructure needed for rural communities to prosper."

Rubeck and her husband owned a home until a few years ago when her husband passed away and their home had to be sold in order to pay off bills. Phyllis then moved into second floor apartment housing, occupying a unit with no washer and dryer. Going outside to access the laundry facility and maneuvering the stairs proved challenging at her age. Additionally, no garage was available for her vehicle, another difficult task at winter time.

Laurel, Neb. is home to around 1,000 rural residents one of those being Rubeck. Phyllis has lived in her 984 sq. ft. two-bedroom, one-bathroom home now for nearly 1 ½ years. Her home purchase included a garage, deck, heat pump, water softener, range, refrigerator, dishwasher, first floor laundry with washer and dryer, and a spacious landscaped yard.

"It is wonderful to live in a place I can call my own--a real dream come true," stated Phyllis Rubeck. "I never thought I would have a home with all new appliances."

Partnering of resources made homeownership a reality for Phyllis. Rubeck's home consists of one of two Prairie Gold Homes that are connected together by site built garages to form a duplex. Nebraska State Penitentiary inmates constructed the homes through the Bar-None Housing program. Funding to develop the duplex was derived from an initial loan from the Nebraska Investment Finance Authority for equipment, tools, and lumber and a substantial grant

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from the Nebraska Department of Economic Development for operating capital. The duplex was later purchased by the Northeast Housing Initiative (NEHI). Rubeck received her home financing from USDA Rural Development through a direct loan of \$51,730. NEHI kicked in downpayment assistance through a loan of \$25,000. The Federal Home Loan Bank (FHLB) through Prairie Gold Homes, contributed a grant of \$4,000. Readiness, Education, Awareness, Collaborative for Homebuyers and Homeowners (REACH) program educated Rubeck on home buying, credit counseling and home maintenance.

“Having an affordable home that is friendly to elderly living has made my life much easier. I wish to thank USDA Rural Development and its housing partners for making homeownership possible for me,” stated Rubeck.

“Phyllis lives on social security and a part time job income so the leveraging of funds was key to her purchase of an affordable home,” stated Teresa Olander, rural development specialist for USDA Rural Development.

In Fiscal Year 2004, USDA Rural Development through its Single Family Housing Direct and Guaranteed Loan programs assisted over 700 rural Nebraska households in becoming homeowners via more than \$46.5 million. USDA Rural Development delivered a total of nearly \$125 million through its housing, business, community and utility programs.

The USDA Rural Development Direct Homeownership Loan program assists eligible income residents to purchase, construct, repair or rehabilitate, or relocate a single family rural home. Qualifications of applicants include the household being unable to acquire a conventional loan, meeting income guidelines, having an acceptable credit history and showing repayment ability.

Contact Teresa Olander for further information at (402) 373-4914, (402) 437-5093 (TDY), 111 N. Washington St. Bloomfield, Neb. 68718. Visit [www.rurdev.usda.gov/ne](http://www.rurdev.usda.gov/ne).

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